

FINANCIAL LITERACY AND MILLENNIALS: INCREASING STEWARDSHIP THROUGH
FINANCIAL EMPOWERMENT

By

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ABSTRACT

FINANCIAL LITERACY AND MILLENNIALS: INCREASING STEWARDSHIP THROUGH FINANCIAL EMPOWERMENT

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Stamford, CT is an established, affluent city, bustling with commerce. Marginal pockets of poverty exist in neighborhoods scattered throughout the city. Breath of Life Fellowship Church was birthed in September 2015 and has become a home for millennials who felt uncomfortable in traditional churches. Millennials form the majority of the congregation. One of the hallmarks of the millennial generation is poor financial literacy. In turn, there was poor stewardship and support of the church among the Millennial population. An eight-week financial empowerment curriculum was implemented, and the participants reported added knowledge, sharpened financial skills and increased stewardship. This project explores the church, community, biblical teachings on greed and wealth, debt, conspicuous consumption, as well as the socio-economic factors that contribute to financial illiteracy and poor money management among Millennials. This study demonstrates that a streamlined, accessible, and principle-driven curriculum for financial literacy significantly increases Millennial's stewardship. This finding suggests that broad implementation of the proposed curriculum would have positive missional impact.

To my late mother, Estrellita J. Delahaye who instilled in me a passion for learning and academic excellence by constantly quoting Henry Wadsworth Longfellow, “The heights by great men reached and kept were not attained by sudden flight, but they, while their companions slept, were toiling upward in the night.”

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PREFACE

The purpose of this dissertation is to introduce and demonstrate a new and exciting approach to stewardship through financial empowerment. As a pastor of a church with a majority millennial population, I realized they were not giving regularly. I initially questioned their commitment but found that they expressed a deep and abiding faith in God and unquestionable fidelity to the church. It turns out, millennials don't often have the ability to give. How could this be? Millennials have access to more information, financial and otherwise, than any preceding generation. It turns out that that access to information doesn't translate into the utilization and implementation. Through a course of financial empowerment, we were able to increase financial literacy and expose millennials to methods of implementing strategies to strengthen their financial standing.

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ABBREVIATIONS

NIV:	New International Version
KJV:	King James Version
ESV:	English Standard Version
NRSV:	New Revised Standard Version

Books of the Bible

Old Testament

Genesis	Gen	Proverbs	Prov
Exodus	Exod	Ecclesiastes	Eccl
Leviticus	Lev	Song of Solomon	Song
Numbers	Num	Isaiah	Isa
Deuteronomy	Deut	Jeremiah	Jer
Joshua	Josh	Lamentations	Lam
Judges	Judg	Ezekiel	Ezek
Ruth	Ruth	Daniel	Dan
I Samuel	I Sam	Hosea	Hos
II Samuel	II Sam	Joel	Joel
I Kings	I Kgs	Amos	Amos
II Kings	II Kgs	Obadiah	Obad
I Chronicles	I Chr	Jonah	Jon
II Chronicles	II Chr	Micah	Mic
Ezra	Ezra	Nahum	Nah
Nehemiah	Neh	Habakkuk	Hab
Esther	Esth	Zephaniah	Zeph
Job	Job	Haggai	Hag
Psalms	Ps	Zechariah	Zech
		Malachi	Mal

New Testament

Matthew	Matt	I Timothy	I Tim
Mark	Mark	II Timothy	II Tim
Luke	Luke	Titus	Titus
John	John	Philemon	Phlm
Acts	Acts	Hebrews	Heb
Romans	Rom	James	Jas
I Corinthians	I Cor	I Peter	I Pet
II Corinthians	II Cor	II Peter	II Pet
Galatians	Gal	I John	I John
Ephesians	Eph	II John	II John
Phillipians	Phil	III John	III John
Colossians	Col	Jude	Jude
I Thessalonians	I Thess	Revelation	Rev
II Thessalonians	II Thess		

CHAPTER ONE INTRODUCTION TO THE SETTING

I was born on the island of Jamaica and I've had an affinity for God and the church since my earliest days. As a child my family migrated to Connecticut where I found a warm church family. It was there that I nurtured a love for attending bible study, prayer meetings, worship service and participating in any other activities offered at church. I decided to be baptized at eight years old despite my mother's insistence that I was too young. Interestingly enough, she followed suit and was baptized along with me. I preached my first sermon at the age of nine and I have been preaching ever since. At the age of fourteen I was asked to serve as an elder, the highest ranking lay office in the Seventh-day Adventist church. By this my faith was maturing as I was traveling the country preaching the gospel. Before enrolling in college I travelled coast to coast preaching. I pursued theology as an undergraduate student and I have constantly been on a quest to grow closer to the Lord. While in college, I travelled the globe preaching. It would be no coincidence that I missed much of the "college" experience because I was singularly focused on being a minister. In fact, while in college, I was blessed to conduct a revival in Brookhaven, MS which birthed a new congregation. I was also privileged to birth another church - Emmanuel SDA Church in Kingsport, TN. I served as the pulpit pastor of that church. With such a track record, it was no surprise that upon graduating I was offered three ministerial opportunities; to pastor in Ohio, Alabama or New York City.

I opted for New York and since then I have been given four ministerial assignments. First, Assistant Pastor of the Mount Sinai SDA Church in Queens, NY. This assignment taught me the rudiments of pastoral ministry. I understood preaching very

well, pastoring was another story. I was in a church where the senior pastor was fifty years my senior. The demographic group was overwhelmingly middle-class. While at that church, I completed a MA in Pastoral Studies degree. Subsequently, I realized the need for more pastoral care training and enrolled in Clinical Pastoral Education (CPE). After three years I was transferred to be the Associate Pastor of the Kingsboro Temple of SDA in Brooklyn, NY. Kingsboro is a refined church. Many congregants are in the upper middle class to upper class. This church taught me about excellence and perfection. Unfortunately, my time there was cut short when I was asked to serve as the Pastor of my home church, the Norwalk SDA Church in Norwalk, CT. Going home was an extreme privilege. I had the opportunity to make an impact on the community that gave so much to me. We had great success as we retired two mortgages! My most recent assignment came in September 2015 when I founded the Breath of Life Fellowship Church in Stamford, CT. Each one of my ministerial posts have forced me to offer a higher caliber of ministry.

I currently pastor the Breath of Life Fellowship Church (BOLF) in Stamford, CT. It was birthed out of a revival featuring the preaching ministry of Dr. Carlton Byrd and major gospel artists such as Kurt Carr and Cece Winans. The church was the brainchild of the Seventh-day Adventist church leadership in the Northeast region. BOLF boasts a membership of approximately 150 congregants. Because of the novelty of this congregation, its worship experience and the youthfulness of its leadership, the church has mainly attracted youth and young adults. Youth and young adults enjoy a very different worship experience from their parents; It must incorporate theological depth, quality and authenticity. To retain our target demographic, we encourage ministry

involvement and fellowship. Each week we provide a fellowship meal for the entire congregation, there are social events every month and many members form relationships outside of church. Ministry involvement is highly encouraged; we have been busy preparing sandwiches for the homeless as well as sending care packages to students and military personnel. This ministry style has created a church filled with excitement. In spite of how exciting the congregants may be, we struggle financially because of the limited financial support from the church's primary demographic. Our financial difficulties limit our capacity to expand especially since we exist in the prosperous city of Stamford, CT.

Stamford is an affluent city, having served as a bedroom community to New York City for the last twenty years. Nonetheless, the city is experiencing a major population boon as many New York City residents relocate. The municipality is the banking capital of Connecticut. Neighboring Greenwich, is called the "Hedge Fund Capital of the World," and the state is home to the nation's largest hedge fund, \$160 billion behemoth Bridgewater Associates.¹ Stamford is the American home to two major European banks, Royal Bank of Scotland and Swiss Bank UBS.² Another long time financial services firm, GE Capital has long been among the handful of largest corporate employers in Stamford.³

Stamford began its bid to capitalize on Wall Street's expansion in 1994, when it offered \$145 million in tax credits, and a free parcel of land, to what was then Swiss Bank to build its American headquarters in the city. The 13-story building that sprouted

¹ Ana Radelat, "Trump takes on key CT industry — hedge funds," The Connecticut Mirror, August 28, 2015

² Nathaniel Popper, "In Connecticut, the Twilight of a Trading Hub," The New York Times, July 23, 2015

³ Alexander Soule, "GE's Impact on state goes far beyond taxes," The Connecticut Post, June 7, 2015

up — smaller than the 20-story structure that the company initially promised — brought big changes to the city, including new power substations and data lines, and more Metro-North trains from Manhattan.⁴ Stamford's proximity to Manhattan combined with its tax breaks made it an ideal location for trading firms and banking companies to move their outposts from New York's Financial District to the smaller, but effective, Connecticut city ... New companies like Starwood Resorts and Hotels Worldwide, as well as Deloitte, have recently taken their operations to Stamford.⁵ The influx of these firms has also increased the city's population, the majority of the newcomers have settled in North Stamford. The combination of privacy, scenic surroundings and proximity to New York City has long kept North Stamford populated with corporate executives, as well as an array of luminaries. Over the years, residents have included Benny Goodman; Gutzon Borglum, the sculptor of Mount Rushmore; and Jackie Robinson. But it is also a move-up neighborhood for residents living elsewhere in the city.⁶

While Stamford is a fairly wealthy enclave, there is a major dichotomy between the haves and the have-nots. There are small pockets of poverty that are completely untouched by the city's economic prosperity. USA Today recently ranked the region as having the greatest income gap in the nation, "Income is less evenly distributed in Bridgeport-Stamford-Norwalk than in any other metro area."⁷

The church exists on the midst of these inequities and is impacted by these financial disparities.

⁴ Popper, In Connecticut, the Twilight of a Trading Hub

⁵ Grace Wilson, "Stamford: the shadow of a corporate giant," The Stamford Advocate, July 26, 2015

⁶ Lisa Prevost, "North Stamford, Conn.: Parklike and Convenient," The New York Times, May 27, 2015

⁷ Thomas Frohlich, Michael Sauter, Sam Stebbins, "Cities with the widest gap between rich, poor" USA Today, July 11, 2015

CHAPTER TWO

ANALYSIS OF THE CHALLENGE

Challenge Statement: I serve as the pastor of Breath of Life Fellowship, a church plant in Stamford, Connecticut. Every viable congregation needs resources, human and capital to mobilize for ministry. My church has attracted a large number of young adults who are not strong/consistent financial contributors. Through a wealth building and financial empowerment curriculum, young adults will be equipped to better handle their resources and empowered to be more faithful stewards.

My congregants are caught in the middle of a regional income disparity in addition to terrible disadvantages due to their generation as Millennials. Most define millennials as the generation born between 1980 and 2000. There are many characteristics of this generation, too many to list exhaustively but a few key ones include their racial diversity, educational attainment and their delayed marriages.

Today's youth and young adults face a unique set of challenges that makes it difficult for them to give consistent financial support to the church. Some may argue that these people suffer from a commitment problem. However, these people are otherwise committed. On a weekly basis they serve as dedicated ministry leaders and devoted church officers, so the foremost problem cannot be one of commitment. The issue is clearly one of inability to meet their financial obligations while simultaneously supporting the church.

The assertion that millennials endure severe financial struggles is not unfounded. Not only do millennials carry debt, but they struggle with it. A majority report having too much debt, difficulty in making payments, and worries about it. Specifically, the ability to pay off student loans troubles more than half of millennials who have such loans. Low-income respondents tend to be more concerned than higher-income earners, but even 34% of millennials with annual household income above \$75,000 doubt they will be able

to repay their student loans.⁸ The overutilization of student loans, credit cards, auto loans, pay day loans, auto title loans, rent-to-own loans, tax refund advances and other alternative funding sources has become a major problem for millennials. All this while many raid their retirement savings accounts and routinely overdraft their checking accounts.

Financial literacy among this group is quite dismal. Millennials give themselves high marks on their financial knowledge. Yet the data show that only 8% of them could correctly answer five questions used to assess understanding of the fundamental concepts that define financial literacy.

Indicators point to millennials being charitable, but their giving is unmistakably different from the philanthropy of their parents. This generation perceives time as more precious than money and so prefers to donate their time before money. When they do give money, it tends to be donated to a cause. For example, millennials gave during the 2014 ALS Ice Bucket Challenge. They also like giving that can be shared via social media. Millennials often plaster their giving across Social Media, encouraging others to give as well. When giving to charity, millennials tend to utilize technology, giving online. The donations also tend to be small with the average donation being \$25.⁹ The best illustration of a giving platform that fulfills the needs of millennials is Gofundme.com. Go Fund Me is an online giving, cause-oriented portal that encourages gifts of all sizes and sharing via social media. Churches don't hold the same appeal because they are the

⁸ Annamaria Lusardi, "The Alarming Facts About Millennials and Debt," The Wall Street Journal, October 5, 2016

⁹ Landon Dowdy, "Millennials are more generous than you think," CNBC, December 8, 2015

polar opposite because the giving can't be shared via social media, isn't online, and large donations are expected to support a budget over a cause.

The challenge for BOLF surrounds helping the millennials of the church transition to healthier financial management and stronger financial support of the mission.

CHAPTER THREE RESEARCH QUESTIONS

SOCIO-ECONOMIC QUESTION: What confluence of structural/societal sins has led to the financial downfall of millennials?

Millennials, or the generation of America's youth and young adults born between 1980 and 2000, now number 83.1 million and represent more than one quarter of the nation's population. Their size exceeds that of the 75.4 million baby boomers.¹⁰ With the first batch of Millennials only in their thirties, Millennials will play a pivotal role in the course and culture of the nation for many years to come.¹¹ Diversity and education are two hallmarks of the Millennial generation: 42 percent identify with a race or ethnicity other than non-Hispanic white, about twice the amount reported by the Baby Boomer generation at that age.¹² Nearly 61 percent of adult Millennials have attended college, contrasted to 46 percent of the Baby Boomers.

Millennials are the first cohort whose childhood coincided with rapid technological advances such as the advent of personal computing, internet, social media, email, text messaging, instant messaging, cellular devices, tablet computers and a host of other modern technological marvels. Millennials are more connected to technology than previous generations and a quarter of Millennials believe that their relationship to

10 US Census Bureau, "Millennials Outnumber Baby Boomers and Are Far More Diverse," The United States Census Bureau, June 25, 2015, <https://www.census.gov/newsroom/press-releases/2015/cb15-113.html>.

11 There is no strong consensus about how to define Millennials, though several sources attribute the word to historians Neil Howe and William Strauss, who outlined a theory of social generations in American history.

12 Decennial Census and American Community Survey. Data for Millennials are for those 15 to 34 years old in 2012. Baby Boomers comparisons are for when they were 15 to 34 as surveyed in 1980.

technology is what makes their generation unique.¹³ While previous generations experienced their share of technological advances during their childhood and adolescence, none is equivalent to that of the Millennials. It is estimated that the processing power of computers has approximately doubled every 2 years.¹⁴ In fact, Millennials are the first generation to have tech-savvy parents.¹⁵

The convergence of the size, focus, diversity and tech-savviness of the Millennial generation makes this generation noteworthy and completely significant. However, societal/structural sins if unchecked can lead to the financial downfall of the entire generation. The greatest threat to the financial stability of Millennials is debt. The types of debt with the most dramatic adverse effect on Millennials tends to be student loans and credit cards. Interestingly, Millennials are debt averse. This is a generation that lived through the great recession and watched many of their parents struggle under the heavy load of debt. In fact, Millennials were young and impressionable when they observed major corporations bring the world economy to the brink of meltdown because of excessive debt. This has left a bad taste in the mouth of Millennials and has engendered an overall disdain for debt. One unscientific poll noted that more Millennials fear debt than death. 20% of that survey's 500 respondents responded that debt was their greatest fear while only 17% responded that death was their greatest fear.

13 Pew (2014).

14 Waldfogel (2013); MIT App Inventor, <http://appinventor.mit.edu/explore/>

15 Lindsay Gellman, "Mom, Stop Calling, I'll Text You All Day," The Wall Street Journal, July 30, 2013, accessed March 15, 2018, <https://www.wsj.com/articles/SB10001424127887324354704578636391784495074>.

Student loan debt is now the second highest consumer debt category - behind only mortgage debt - and higher than both credit cards and auto loans. There are more than 44 million borrowers with \$1.3 trillion in student loan debt in the U.S. alone.¹⁶ The increase largely reflects an acceleration in student loan originations that was mainly due to a surge in college enrollment and ongoing increases in real tuition levels.¹⁷ It is a known fact that college enrollment swells during economic downturns because people who can't find jobs tend to go back to school. A disturbing trend that is underreported is the number of students who pursue education and max out the student loans available to them to cover their living expenses. Irrespective of why higher education enrollment is seeing a boost, Millennials tend to be in the number. According to the Federal reserve, the likelihood of student loan borrowing is highest among those ages 18 to 29¹⁸ Given the reality that Millennials are more likely to pursue higher education than any previous generation, it stands to reason that this generation will continue to borrow in record numbers to fund their academic pursuits. Two groups that benefit the most from this wanton borrowing are higher education institutions and lending institutions.

Higher education tuition and fees have skyrocketed, outpacing inflation for the last twenty years. The average tuition and fees at private universities have jumped 157 percent. Out-of-state tuition and fees at public universities have risen 194 percent. In-

16 Zack Friedman, "Student Loan Debt In 2017: A \$1.3 Trillion Crisis," Forbes, February 21, 2017, accessed March 15, 2018, <https://www.forbes.com/sites/zackfriedman/2017/02/21/student-loan-debt-statistics-2017/#35116fa25dab>.

17 There is debate over this assessment. Dynarski (2014) shows that the increase in tuitions was offset by an increase in grants such that the real cost of attending the college did not contribute as much to the rise in debt. However, besides increases in enrollment and tuition, it is not well understood which other factors play a substantial role in escalating borrowing.

18 Board of Governors of the Federal Reserve System, accessed March 15, 2018, <https://www.federalreserve.gov/publications/2017-economic-well-being-of-us-households-in-2016-education-debt-loans.htm>.

state tuition and fees at public universities have grown the most, increasing 237 percent.¹⁹ These sharp increases in the cost of higher education are questionable. Higher education institutions increase tuition and fees without consideration of student's capacity to pay because they are aware of how much financial aid, including student loans are available to students. In what has become a familiar pattern in the last several years, published tuition and fee prices increased at a relatively low, steady rate -- but financial aid again failed to keep up, resulting in students paying more to attend college.²⁰ Prior to the great recession, increases in student aid kept pace with the tuition increases. Since aid increased to offset cost increase, students didn't have to absorb the total cost of increases. Today, students pay a far greater portion of the tuition and fee increases. Over the past few years the phenomenon of tuition increases outstripping the increase in student aid has become customary and may be irreversible if action isn't taken to curtail the trend. Today the net price of a college education continues to grow, leaving students and families to shoulder the burden. Since tuition increases at a sharper rate than inflation, tuition rises faster than wages. Even those who pay for their education out of pocket find themselves in a precarious position because the cost of their education consumes a greater share of their annual income. If left unchecked, this trend can spell disaster for an entire generation which would lead to ruin for the nation.

19 Briana Boyington, "See 20 Years of Tuition Growth at National Universities," U.S. News & World Report, accessed March 19, 2018, <https://www.usnews.com/education/best-colleges/paying-for-college/articles/2017-09-20/see-20-years-of-tuition-growth-at-national-universities>.

20 Rick Seltzer, "Net Price Keeps Creeping Up," Tuition and Fees Still Rising Faster than Aid, College Board Report Shows, accessed March 19, 2018, <https://www.insidehighered.com/news/2017/10/25/tuition-and-fees-still-rising-faster-aid-college-board-report-shows>.

The crisis created by rising higher education costs should be alarming to the entire nation because education is a necessity for the continued prosperity of the United States. Education is not a private luxury product that consumers can choose to purchase or not. A strong economy based on highly skilled workers demands trained personnel. There was a time when the American economy focused on manufacturing and there wasn't as great a need for trained workers. Today's economy focuses on delivering services, as opposed to goods. This necessitates a well-educated workforce. As a society, we cannot afford people opting to not go to college based on the cost and their aversion to debt. Conversely, we cannot afford people who are so debt-laden that it diminishes their ability to participate in the consumption of goods and services, which strengthens the economy. This would lead to a downturn in overall economic activity. Mitch Daniels, president of Purdue University and the former Republican governor of Indiana says, "Men and women laboring under student debt are postponing marriage, childbearing and home purchases, and...pretty evidently limiting the percentage of young people who start a business or try to do something entrepreneurial...Every citizen and taxpayer should be concerned about it."²¹ A middle ground where education is accessible but is funded to the appropriate levels to make it exceptional is of paramount importance. The government should be engaged in studying the issue because of the enormous destructive impact this quagmire can have on America.

The student loan crisis has benefited colleges while harming student borrowers and creating hazards to the economy. This crisis has also benefitted lenders, government

21 Kelley Holland, "Looking for the next Crisis? Try Student Debt," CNBC, June 15, 2015, accessed March 19, 2018, <https://www.cnbc.com/2015/06/15/the-high-economic-and-social-costs-of-student-loan-debt.html>.

and private. The federal government lends to students at interest rates between 4.45% and 7%. Private student loans often have greater interest rates. Conversely government uses a “discount window” when lending to commercial banks. Elizabeth Warren, United States Senator from Massachusetts highlights the disparity, “Every single day, this country invests in big banks by lending them money at near-zero rates ... We should make the same kind of investment lending money to students, who are trying to get an education.”²² As a moral issue, government shouldn’t lend to banks at a lower rate than it lends to students. The government exacerbates the student loan epidemic when it seeks to profit on students.

The private student loan market is complicit in taking advantage of students with interest rates as high as 18%. The real tragedy is that graduate students are basically given unlimited access to loans. Private loans are not eligible for the critical deferment, income-based repayment, or loan forgiveness options that come with federal student loans. Private loans are also much harder than other forms of consumer debt to discharge in bankruptcy.²³

Sadly, the student loan industry is under-regulated and while student loan debt is a major portion of consumer debt, the government hasn’t given the issue much study. The government should regulate the programs, interest rates, practices and policies of private lending corporations. In addition, the government should create fairer policies when it comes to lending to students. Structural changes need to be made to reduce the cost of a

22 Ryan Grim and Will Wrigley, "Elizabeth Warren: Student Loans Should Have Same Rate Big Banks Get," The Huffington Post, May 08, 2013, accessed March 19, 2018, https://www.huffingtonpost.com/2013/05/08/elizabeth-warren-student-loans_n_3240407.html.

23 *Private Loans: Facts and Trends*, publication, June 2016.

college education while simultaneously boosting grants and other forms of aid that do not need to be repaid.

In addition to student loan debt, credit card debt stymies the financial wellbeing of Millennials. A significant increase in household debt can be observed in the United States. The ratio of household debt to disposable income has grown from 20% in 1945 to 134% in 2009. Conspicuous consumption is one of the behind the scenes causes of the increase in credit card indebtedness. In 1899, the economist Thorstein Veblen observed that silver spoons and corsets were markers of elite social position. In Veblen's now famous treatise *The Theory of the Leisure Class*, he coined the phrase 'conspicuous consumption' to denote the way that material objects were paraded as indicators of social position and status.²⁴ Veblen interpreted much consumption by the rich as an attempt to signal their great wealth to others.²⁵ Today, there is plenty conspicuous consumption to spare in America. While Veblen originally coined the term as a means of understanding the wealthy, it can be applied across the spectrum today. Many persons across the socio-economic continuum display signs of conspicuous consumption. Some of the poorest Americans have large collections of apparel, including sneakers, jewelry and other specialty items. Many Middle-Class Americans splurge on expensive electronics, vehicles, homes etc. The wealthy certainly display signs of over-indulgence and extreme conspicuous consumption: super yachts, lavish mansions, extravagant vehicles, decadent artwork, ornate jewelry, elaborate vacations and the like. A study done at the Southern

²⁴ Elizabeth Currid-Halkett, "Capital - The New, Subtle Ways the Rich Signal Their Wealth," BBC, June 14, 2017, accessed March 15, 2018, <http://www.bbc.com/capital/story/20170614-the-new-subtle-ways-the-rich-signal-their-wealth>.

²⁵ Robert H. Frank, "Conspicuous Consumption? Yes, but It's Not Crazy," The New York Times, November 22, 2014, accessed March 15, 2018, <https://www.nytimes.com/2014/11/23/upshot/conspicuous-consumption-yes-but-its-not-crazy.html>.

University of Illinois has unearthed this finding, “Consumers who feel less powerful are more prone to conspicuous consumption in a public setting rather than a private one. The expensive purchases lead them to feel more powerful, but they also feed on the perceptions of others, so they are more likely to buy pricey goods if others are watching them do so. Conversely, conspicuous consumption drives are lower for consumers who already perceive themselves as higher on the power grid, and their drives seem to be unaffected by the social context or who is watching.”²⁶ It is safe to assume that Millennials, who are at the outset of their careers may well feel less powerful and therefore have a desire to engage in conspicuous consumption, especially in public. This mindset and behavior is a major driver of indebtedness in the United States.

This injurious trend has representation among all sectors of society, Millennials are not exempt. While Millennials are as guilty of conspicuous consumption as previous generations, they put their own spin on it. Millennials tend to prefer experiences over buying things and accumulating stuff. To them, an impressive selfie capturing a memorable moment is, in some sense, as enviable as a new car or fancy watch was to their parents. Instead of material wealth, millennials show off through their travels, hobbies and even meals, which get photographed and posted on Facebook, Instagram and other social media.²⁷ Millennials invest in experiences but when they do splurge on luxury items, they are probably purchased online and they utilize social media and brand

26 Christi Mathis, "SIU Doctoral Students Win National Award for Conspicuous Consumption Research Paper," SIU Doctoral Students Win National Award for Conspicuous Consumption Research Paper, January 22, 2018, accessed March 15, 2018, <http://news.siu.edu/2018/01/012218-siu-doctoral-students-win-national-award.php>.

27 "Millennials Aren't Big Spenders or Risk-takers, and That's Going to Reshape the Economy," Los Angeles Times, October 10, 2016, accessed March 15, 2018, <http://www.latimes.com/business/la-fi-the-millennial-factor-20161010-snap-story.html>.

websites as a source of information to propel their luxury purchases.²⁸ While household income has grown during the past decade, it has failed to keep up with the increased cost-of-living over the same period. To bridge the gap, Americans increasingly rely on credit cards, one of the most expensive ways to borrow. Outstanding card debt has now hit its highest point ever, surpassing \$1 trillion in 2017.²⁹

TransUnion confirms millennials carry fewer cards and have lower balances than Gen-Xers did when the latter group was aged 21-34, thanks in part to legislation limiting the marketing of credit cards on campus and the subsequent boom in the use of debit cards. Millennials have also increased the use of auto and personal loans, TransUnion found, at the expense of credit cards.³⁰ It's an evil (credit cards) some millennials will shift to from prepaid and debit cards as they get older, according to a study by payment processor Total System Services Inc., which shows credit cards becoming the preferred method of payment after age 25. As millennials grow older and more affluent, the ownership of credit cards and the need for and desire for credit cards will increase.³¹ There should be serious alarm within the society because of the increasing credit card debt levels among Millennials. Millennials play a crucial role in the American economy today

28 Pamela N. Danziger, "Luxury Brands Are In Danger Of Losing American Millennials: How To Get Them Back," *Forbes*, September 17, 2017, accessed March 15, 2018, <https://www.forbes.com/sites/pamdanziger/2017/09/11/luxury-brands-are-in-danger-of-losing-it-with-american-millennials-how-to-get-it-back/#4439c73c57d8>.

29 Jessica Dickler, "Why Credit Card Debt Can Be Bad for Your Health," *USA Today*, February 19, 2018, accessed March 15, 2018, <https://www.usatoday.com/story/money/personalfinance/budget-and-spending/2018/02/19/why-credit-card-debt-can-bad-your-health/341044002/>.

30 *Digitalization Among Factors Pushing Millennial Credit Preferences Toward Auto and Personal Loans*, report, TransUnion, August 30, 2017, accessed March 15, 2018, <https://newsroom.transunion.com/digitalization-among-factors-pushing-millennial-credit-preferences-toward-auto-and-personal-loans/>.

31 Lisa Fu, "Debt-Conscious Millennials Are a Threat to Credit Cards," *Bloomberg.com*, February 27, 2018, accessed March 15, 2018, <https://www.bloomberg.com/news/articles/2018-02-27/debt-conscious-millennials-ditch-credit-cards-threaten-industry>.

and will continue to do so for the foreseeable future. In fact, Millennials are going to be making up half the workforce in just five years. They are already the largest cohort of American workers. That's why some of their characteristics — marrying and having children late, renting instead of buying a home, preferring to live in cities and not own cars — could disrupt the U.S. economy. Two thirds of GDP is consumption, so we rely heavily on people spending money.³² There is enough on the line for a serious intervention to be staged. Young Adults need to be educated regarding the dangers and pitfalls of debt before it becomes excessive and harmful to their own personal finance and the financial wellbeing of the nation.

³² Laura Shin, "How The Millennial Generation Could Affect The Economy Over The Next Five Years," *Forbes*, January 09, 2017, accessed March 15, 2018, <https://www.forbes.com/sites/laurashin/2015/04/30/how-the-millennial-generation-could-affect-the-economy-over-the-next-five-years/#2b34234f32e1>.

BIBLICAL QUESTION: What are some teachings of Jesus regarding wealth found in the sixth and twelfth chapters of the Gospel of Luke?

Luke, a gentile physician turned missionary, is the author of two canonical books, The Gospel of Luke and the Acts of the Apostles.³³ Paul refers to him as "the beloved physician" (Col. 4:14) and one of his "fellow workers" (Phlm. 24). He attended to Paul during his second missionary journey and while Paul was imprisoned in Rome. Luke is first mentioned in the letters of Paul as the latter's "coworker" and as the "beloved physician." The former designation is the more significant one, for it identifies him as one of a professional cadre of itinerant Christian "workers," many of whom were teachers and preachers. His medical skills, like Paul's tentmaking, may have contributed to his livelihood; but his principal occupation was the advancement of the Christian mission.³⁴ Luke was probably writing in the latter decades of the first century. Scholars speculate on whether the gospel was written in Antioch, which would have been a significant Hellenistic city, or in Asia Minor, in places like Ephesus or Smyrna. In either case, Luke would have been in touch with, and very heavily in dialogue with, Hellenistic culture broadly conceived.³⁵ As an historian Luke was highly scientific in the way he compiled the data for his Gospel and his book of Acts for many sections of Acts, of course, he was simply recording carefully what he saw and heard, as a scientist should. He had not been present at the events described in his Gospel, so had not acquired the data directly as had

³³ Liz Kanoy, "5 Things to Know about Luke from the Bible," Crosswalk.com, December 10, 2015, <https://www.crosswalk.com/faith/bible-study/5-things-to-know-about-luke-from-the-bible.html>.

³⁴ E. Earle Ellis, "St. Luke," Encyclopædia Britannica, December 06, 2017, accessed April 01, 2018, <https://www.britannica.com/biography/Saint-Luke>.

³⁵ Harold W. Attridge, "The Gospel of Luke: A Novel for Gentiles.," PBS, accessed April 01, 2018, <https://www.pbs.org/wgbh/pages/frontline/shows/religion/story/luke.html>.

Matthew and John (Mark also, partly through Peter). But as he said in his opening passage, he somehow *"had perfect understanding of all things from the very first"* (Luke 1:3).³⁶ Both the purpose of the Gospel and its audience can be found in the prologue (1:1-4). Luke first mentions that many others before him have made an account of the things that have been fulfilled as they were handed down from the first generation. He also says that he cautiously examined everything from the beginning and this led him to write an organized account to Theophilus so that he might know the certainty of what he has been taught.³⁷ Theophilus, was presumably a Gentile of some social standing, but unfortunately, we never hear of him again, not in Scripture nor anywhere else in ancient literature.³⁸ The Gospel of Luke was written with the purpose of enlightening and proselytizing a non-Jewish, Gentile audience.

For the purposes of our study, the first two of the three passages being considered is found in Jesus' Sermon on the Plain. This title is sometimes given to the discourse recorded in Luke 6:20-49, because according to the Gospel (6:17) it was delivered on a plain at the foot of the mountain. In many respects this address resembles the one recorded in Matthew 5-7, but in general the two are so different as to make it uncertain whether they are different reports of the same discourse or reports of different addresses given on different occasions.³⁹ One main reason for seeing the two sermons as separate events has to do with their settings. According to Matthew, when "seeing the multitudes,

36 Henry M. Morris, "Doctor Luke," The Institute for Creation Research, September 1, 2004, accessed April 01, 2018, <https://www.icr.org/article/480/>.

37 Blue Letter Bible, "Introduction to the Gospel of Luke," Blue Letter Bible, accessed April 01, 2018, <https://www.blueletterbible.org/study/intros/luke.cfm>.

38 Stephen Voorwinde, "Luke-Acts: One Story in Two Parts," Vox Reformata, 2010, 4.

39 James Orr, Bible Study Tools, s.v. "THE SERMON ON THE PLAIN," , accessed April 01, 2018, <https://www.biblestudytools.com/encyclopedias/isbe/sermon-on-the-plain-the.html>.

[Jesus] went up into a mountain.” In our minds’ eye, we can readily imagine Jesus climbing the broad hillside that rises above the north shore of the Sea of Galilee and, after “he was set, his disciples came unto him” (Matthew 5:1). Luke describes a completely different setting. He relates that, after Jesus chooses the Twelve following all night in prayer on “a mountain” (Luke 6:12), “he came down with them [the Twelve], and stood in the plain” (Luke 6:17)⁴⁰ The author is of the opinion that in spite of the similarities of Sermon on the Mount and the Sermon on the Plain, they are two distinct sermons delivered at different times.

“But woe to you who are rich, for you have already received your comfort. Woe to you who are well fed now, for you will go hungry. Woe to you who laugh now, for you will mourn and weep.” (Luke 6:24-25) NIV

Jesus’ prophetic utilization of blessing and woe is jarring to his audience. The contrast of blessing and woe seems to have been a characteristic Jewish literary device, and originated, probably, with the blessings and the curses of Deuteronomy.⁴¹ The meaning of “woe” and “rich” must be understood in light of the meaning of “blessed” and “poor” in Luke 6:20. Thus rich should not simply be equated with an economic status. It denotes the arrogant, haughty, and dishonest who oppress the poor and who were the object of the

40 S. Kent Brown, "The Sermon on the Mount and the Sermon on the Plain," BYU New Testament Commentary, February 6, 2015, accessed April 01, 2018, <https://www.byunewtestamentcommentary.com/the-sermon-on-the-mountain-and-the-sermon-on-the-plain/>.

41 Nichol, F. D. (Ed.). (1980). *The Seventh-day Adventist Bible Commentary* (Vol. 5, p. 747). *Review* and Herald Publishing Association.

prophets' criticism. The kind of "rich" Luke had in mind is clear from Luke 12:13–21; 16:14, 19–31; 18:18–30. The woes refer to the experiencing of God's wrath instead of his blessing. The strong adversative "but" indicates that what awaits the rich is not the blessedness of the beatitudes but terrible torment.⁴² It is the folly of carnal worldlings that they make the things of this world their consolation, which were intended only for their convenience. They please themselves with them, pride themselves in them, and make them their heaven upon earth; and to them the consolations of God are small, and of no account.⁴³

This hostile rebuke of the oppressive wealthy who find comfort in their wealth and seek little consolation in Christ underscores and highlights the imprudence of esteeming wealth above everything else. Christ's rebuke of this type of thinking and behavior is an extraordinary message of caution to the wealthy. Those who trust wealth will someday wish they had trusted God⁴⁴ 21st century society would do well to heed the cautions of Christ. Today, we see income inequality as the wealthy are growing wealthier while the poor are becoming poorer. The wealthy tend to have an insatiable yearning for more wealth, creating an unhealthy reinforcing loop where the comfort of having wealth leads to a desire for more wealth. Scripture notifies us that this is unhealthy behavior. J.V. McGee says, "Very little is said today about the godless rich. The Lord had a great deal to say about the godless rich in Scripture: "Woe unto you that are rich! for ye have

42 Stein, R. H. (1992). *Luke* (Vol. 24, p. 204). Nashville: Broadman & Holman Publishers.

43 Henry, M. (1994). *Matthew Henry's commentary on the whole Bible: complete and unabridged in one volume* (p. 1843). Peabody: Hendrickson.

44 Willmington, H. L. (1997). *Willmington's Bible handbook* (p. 584). Wheaton, IL: Tyndale House Publishers.

received your consolation.” The godless rich give glamour to godlessness. There is probably more hypocrisy among the rich than any other group.⁴⁵

“Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.” (Luke 6:38) NIV

One of the most poignant demonstration of Christlikeness is giving. John 3:16 teaches of God giving the world the gift of salvation through His only begotten son, Jesus Christ. 1 John 3:16 talks of love in action where a man is willing to give his life for a friend. The hallmark of charity and giving is an essential and irreplaceable feature of the Christian tradition. This illustration comes from the marketplace where grain was poured out, shaken down, and then filled to overflowing so the buyer received the full amount purchased. Such is the full measure that will be returned to one who has been generous.⁴⁶ The believer’s behavior toward others will determine God’s behavior toward him or her. The issue is not that human generosity is accorded the same generosity (no more or no less) from God but that human generosity is rewarded with divine generosity, which is far greater. Of course, showing little generosity will result in little receiving⁴⁷

It seems that there is an inbuilt disdain and unfortunate bias against the least fortunate in society. Today’s poor and underprivileged are viewed as takers from society. They are often mischaracterized as lazy. Persons of means often don’t want to give to individuals of a lower socio-economic strata. Christ contends that charity and generosity

45 McGee, J. V. (1997). *Thru the Bible commentary* (electronic ed., Vol. 4, p. 273). Nashville: Thomas Nelson.

46 Radmacher, E. D., Allen, R. B., & House, H. W. (1997). *The Nelson Study Bible: New King James Version* (Lk 6:38). Nashville: T. Nelson Publishers.

47 Stein, R. H. (1992). *Luke* (Vol. 24, p. 212). Nashville: Broadman & Holman Publishers.

have very little to do with the recipient and has more to do with the giver and their God. In fact, it's all about the giver and their God who gives to them. There is an inbuilt assumption that God is the one who gives initially and in order for God to continue giving, one must be kind and big-hearted. Heavenly liberality is earmarked for those who are willing to bless others. Such generosity would come to those who themselves were generous. Jesus has already rebuked wealth for wealth's sake, which means He has a larger purpose in view here: those who give receive, because their generosity is recognized (by God and others) and because they are the kind of people who will continue to give.⁴⁸ It is key to remember that God will give with the same measure that we give. We ourselves are, as it were, to tell God how much mercy he shall show us! And can we be content with less than the very largest measure?⁴⁹ If we are desirous of God's best gifts then we too should give our best gifts.

“Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.” Jesus replied, “Man, who appointed me a judge or an arbiter between you?” Then he said to them, “Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions.” And he told them this parable: “The ground of a certain rich man yielded an abundant harvest. He thought to himself, ‘What shall I do? I have no place to store my crops.’ “Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain. And I’ll say to myself, “You have plenty of grain laid up for many years. Take life easy; eat,

48 Barry, J. D., Mangum, D., Brown, D. R., Heiser, M. S., Custis, M., Ritzema, E., ... Bomar, D. (2012, 2016). *Faithlife Study Bible* (Lk 6:38). Bellingham, WA: Lexham Press.

49 Wesley, J. (1999). *Luke* (electronic ed., Lk 6:38). Albany, OR: Ages Software.

drink and be merry.”’ “But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’ “This is how it will be with whoever stores up things for themselves but is not rich toward God.”
(Luke 12:13-21) NIV

Rather than taking sides in a family dispute, Jesus warns about greed. Often disputes over inheritance are really about greed, symptoms of the disease of “possessionitis.”⁵⁰

The image in the parable here is that of a wealthy landowner, part of the extremely small leisured class (generally estimated at less than 1 percent), who need not labor in his own fields. Although many peasants may have taken pride in their labor and few could ever change their social status, the lifestyles of the rich and famous provided natural models for popular envy.⁵¹ The wealthy man in Jesus’ parable is obviously rather delighted with his significant accomplishments. This is clearly demonstrated in his utilization of the first personal pronoun eleven times. Clearly, he has accumulated a combination of agrarian product in addition to possessions and general wealth. He has reached the pinnacle of success for his culture, Luke’s culture, and every culture thereafter. He simply wants to take life easy, that is, to eat, drink, and be merry. Jesus condemns the very desire. The follower of Jesus cannot eat, drink, and be merry without helping those who have nothing to eat or drink. Life is not about “taking it easy” but about serving those who do not have it so easy. The futility of hoarding the “good things” of this world becomes painfully clear when God announces the end of his life this very night. The point is not simply that “You can’t take it with you.” It is, as Jesus later says, “Use worldly wealth ... so that

50 Bock, D. L. (1994). *Luke* (Lk 12:13). Downers Grove, IL: InterVarsity Press.

51 Keener, C. S. (1993). *The IVP Bible background commentary: New Testament* (Lk 12:16–18). Downers Grove, IL: InterVarsity Press.

when it is gone, you will be welcomed into eternal dwellings” (16:9).⁵² This parable, reported only by Luke, illustrates the principle, that material “things” are not the most important goal in life. This parable might well be given the title “The Folly of a Life Devoted to the Acquisition of Riches.”⁵³ Sadly, many haven’t hearkened to the lesson from antiquity, resulting in a world locked in the eternal pursuit of wealth and prosperity. Jesus’ instructions to his followers is telling: Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also. (Matthew 6:19-21) KJV. Jesus is encouraging us to focus heavily on heavenly prosperity, simultaneously minimizing the concentration on earthly prosperity. In Scripture, Jesus warns against excessive accumulation because He was pointing forward to a more permanent home—an investment in a more lasting kingdom.⁵⁴

52 Black, M. C. (1995). *Luke* (Lk 12:18–21). Joplin, MO: College Press Pub.

53 Nichol, F. D. (Ed.). (1980). *The Seventh-day Adventist Bible Commentary* (Vol. 5, p. 796). Review and Herald Publishing Association.

54 Jen Pollock Michel, "Minimalism Isn't the Key to Christmas," Christianity Today, accessed April 01, 2018, <https://www.christianitytoday.com/women/2017/december/this-christmas-minimalism-isnt-solution.html>.

HISTORICAL QUESTION: What is the historical relationship between the early New Testament church and wealth?

Wealth and poverty are issues of perennial importance in the life and thought of the church. As dynamic as the early church⁵⁵ was, it did not furnish us with a firm position on questions of wealth and poverty. The church provides clear witness and tremendous examples regarding the perils of wealth and the obligation of caring for the poor. However, there remains tension around the question of embracing or condemning wealth. This tension passed down from the early church has lingered throughout the millennia to this day. From the very beginnings of the Christian movement, how to deal with riches formed an important aspect of Christian discipleship and was thought to express “an essential articulation of our faith in God and of our love for our fellow humans.”⁵⁶

The majority of people living in the ancient world assumed a zero-sum worldview, in which there is a fixed amount of wealth so that if one person gains, another must necessarily have lost. This perspective stemmed from a worldview that acknowledged the scarcity of limited resources and the reality that there was give and take in economic transactions. The wealthy such as Zacchaeus amassed their wealth as a consequence of the exploitation of the less fortunate. Somewhere near 60 percent of people lived in poverty, and more so than our situation today, this poverty was often a

⁵⁵ In this paper the early church and early Christians mean that the churches and Christians were in the period of the primitive New Testament church in Jerusalem

⁵⁶ L. T. Johnson, *Sharing Possessions: Mandate and Symbol of Faith* (Philadelphia: Fortress, 1981), 16.

matter of heavy taxation, usurious lending, arbitrary rents, and fraud. That is, the wealth of the rich often did come at the expense of the poor. Thus, the many biblical and ancient Christian statements about wealth and poverty, where the rich are often morally suspect just for being rich.⁵⁷ This perspective was truly founded in reality as it has continued even to this day.

The Roman Empire maintained its domination of the Mediterranean world through judicial institutions, legislative systems, property ownership, control of labor, and brute force. Like most societies, the empire developed mechanisms for maintaining multifaceted inequality and promoted justifications that made the inequity seem normal or at least inevitable.⁵⁸ In the economic facets of the Roman system there was a lack of fairness and inherent bias, injustice, inequity and inequality. The Roman imperial economy was pre-industrial. The vast majority of people lived in rural areas or in small towns, with only about ten to fifteen percent of the population in big cities of ten thousand people or more. This means that most of the population worked in agriculture (about eighty to ninety percent) and that large-scale commercial or manufacturing activity was rare.⁵⁹ There was no middle class in the Roman Empire. Since the economy was mainly agricultural, wealth was based on the ownership of land. Most land was controlled by a limited number of wealthy, elite families. These families earned rent and

57 Dylan Pahman, "Edd Noell: Early Christians on Wealth and Poverty," Acton Institute PowerBlog, June 19, 2013, accessed April 1, 2018, <http://blog.acton.org/archives/56338-edd-noell-early-christians-on-wealth-and-poverty.html>.

58 Peter Garnsey and Richard Saller, *The Roman Empire: Economy, Society, and Culture* (Berkeley: University of California Press, 1987), 125.

59 Steven J. Friesen, "Injustice or God's Will?: Early Christian Explanations of Poverty," in *Wealth and Poverty in Early Church and Society*, edited by Susan R. Holman (Grand Rapids: Baker Academic, 2008), 19.

produce from the farmers and/or slaves who actually worked at the land. With their wealth and status, these families were able to control regional governance, which allowed them to earn profit from taxation and from governmental policies. These families also controlled the public religion.⁶⁰

Because the scale of justice favored the ancient wealthy, there was a general disdain for them among the rank and file citizens. While this may be alarming to a 21st century reader, it reveals how little economic realities have changed. Some issues never wax and wane. Among them is the recurrent issue of wealth and possessions. Today, the news covers stories on economic ethics daily: the practice of hiring part-time employees and illegal aliens to avoid paying livable wages and offering benefits, unbalanced pay scales for executives and employees, aid for victims of natural disasters, profit-driven policies on safety, medical care, and pensions, national health services, personal and national debt, programs for the poor, aid to developing countries, care for the elderly, fair trade practices, payment of taxes—and on the list goes.⁶¹

For Christians, numerous passages in Scripture speak to such issues, albeit in different times and to different cultures. The question raised here, however, is “How were Christians in the New Testament living out the teachings of Scripture on wealth and poverty?”

⁶⁰ Ibid.

⁶¹ Rollin G. Grams, "The Cooley Center Articles: Early Christian Views on Wealth," Scribd, May 16, 2017, accessed April 1, 2018, <https://www.scribd.com/document/41882213/The-Cooley-Center-Articles-Early-Christian-Views-on-Wealth>.

The early church saw helping the poor to be a moral requirement, not just something nice to do. In this way, helping the poor went beyond care within a close community and could be extended to anyone in need. While Judaism taught charity towards one's fellow Jews, Jesus taught love even towards enemies. Paul instructed the Galatian Christians to do good to all, especially the household of faith.

The model for a caring, giving community was the Jerusalem Church in the book of Acts: 'Now the whole group of those who believed were of one heart and soul, and no one claimed private ownership of any possessions, but everything they owned was held in common' (Acts 4.32, NRSV). The Jerusalem Church practiced voluntary giving that involved selling property, giving the proceeds to the church, and letting the apostles distribute the money to the needy. The result was that nobody was in need in the community of believers. The understanding of the Church as a people taken from all nations meant that their citizenship was in heaven. Thus, Christians were strangers or sojourners on earth and the logical conclusion of such an identity is that one does not accumulate goods in a foreign land. In this, they simply echoed teaching already found in the New Testament: the rich man who wanted to follow Jesus, the rich man and Lazarus storing up treasures in heaven realizing that money is the root of all evil and that we can take nothing out of the world.⁶²

⁶² Ibid.

The New Testament church had a multi-faceted view of their stewardship based upon their theological understanding. They viewed themselves as Trustees, Stewards and Partners with God.

The New Testament Christian as a Trustee: These were believers to whom something was entrusted in the confidence that it will be kept and protected. Paul, called of God to herald the good news of Christ to both Jew and Gentile, speaks of having been entrusted by God with multiple and varied gifts for the purpose of serving others. Peter explains, each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms (I Peter 4:10).

The New Testament Christian as a Steward: The Christian is not only called to be a trustee but a steward as well. As already stated, the word "steward" means "manager, administrator, or one charged with the management of certain things." The word is used to distinguish between the concept of trusteeship and stewardship. "Trusteeship" means "to receive certain benefits or privileges with specific guidelines about the actual use or administration of that which is received and held in trust." The Christian however, is not only a trustee in the sense that he has received benefits from God to protect and hold intact, but he is also a steward who must administer these benefits according to a responsibility. It is more than a job to be performed.

The New Testament Christian as a Partner: There are several Greek words translated into the English word "partner." They embody the idea of "partnership, fellowship, or partaking." The idea is, "one who has something in common with another,

to become a joint partner, one who is a co-worker, fellow worker or an associate." Paul, in Titus 1:1, refers to himself as a servant of God. The Greek word used is "doulos," meaning "one born into slavery." As Christians, we are servants or slaves of God. We must not forget this truth. We are not our own, for we are bought with a price. Yet, we are much more. God has made us, as his children, partakers in His divine nature. Peter tells us, His divine power has given us everything we need for life and godliness through our knowledge of Him who called us by His own glory and goodness. Through these He has given us His very great and precious promises, so that through them you may participate in the divine nature and escape the corruption in the world caused by evil desires (II Peter 1:3-4).

Although Scripture has some very harsh things to say about the wealthy, this does not mean that all of them are evil or under divine judgment. Abraham, Isaac, Jacob, and Job were rich and yet were also favored by God. Just as poverty doesn't guarantee virtue, wealth does not guarantee vice. "God's real concern is not necessarily with wealth or poverty, but with righteousness and justice."⁶³ There were some wealthy members of the Christian church. While the following list may not be exhaustive, it provides an orientation to many followers of Christ who happened to be quite wealthy:

- Zacchaeus the Tax Collector (Luke 19:1-10)
- Joseph of Arimathea (Matthew 27:56-61)

⁶³ Glenn Sunshine, "Rich and Poor," Institute For Faith, Work & Economics, August 27, 2015, accessed April 1, 2018, <https://tifwe.org/part-1-2/>.

- Roman Centurion Who Believed. (Matthew 8:5-13)
- The Ethiopian Treasurer (Acts 8:26-40)
- Simon the Sorcerer (Acts 8:9-25)
- Joseph, called Barnabas (Acts 4:36-37)
- Dorcas (Acts 9:36)
- Cornelius (Acts 10:1)
- Sergius Paulus (Acts 13:6-12)
- Lydia (Acts 16:14-15)
- Jason (Acts 17:5-9)
- Aquila and Priscilla (Acts 18:2-3)
- Mnason of Cyprus (Acts 21:16)
- Philemon (Philemon 1)

Uncontrovertibly, there were several wealthy members of the New Testament church.

Scripture seems to endorse affluence when it tells us that God gives us the power to make wealth, and that he delights in the prosperity of his servants (Ps. 35:27)—which includes material prosperity (Deut. 28:11-13). So, it is clear that wealth is not inherently evil.

However, in a fallen world, the rich and powerful have historically taken advantage of their position to increase their privileges at the expense of the poor and weak—the widows, orphans and foreigners because of their vulnerability.⁶⁴

A careful reading of the biblical texts attacking the rich demonstrates that the condemnations are almost inevitably connected to one of two things: first, either how

⁶⁴ Ibid.

they made their wealth, for example by defrauding their workers of their pay (e.g. James 5:4), denying justice to the poor (e.g. Amos 2:6-7), or taking the property of the powerless (e.g. Matt. 23:14); or second, how they use their wealth, for example by giving themselves over to luxurious living and ignoring the needs of the poor (e.g. Amos 6:1-7, Luke 16:19-31, James 5:5). These wretched excessive tendencies are why the wealthy incur the condemnations they do in Scripture.

The wealthy are commanded to be generous. Jesus instructs the work of generosity in Luke 12:34, “Where your treasure is, there your heart will be also.” The only way to cultivate generous eyes is to practice—to look for opportunities and then give to them.⁶⁵ The lasting responsibility of the Christian is to “seek first His kingdom and His righteousness” (Matt. 6:33). We must recognize and avoid the dangers of wealth. Greed is not an exclusive attribute of the rich, nor is covetousness an exclusive attribute of the poor. Christians must guard against the effect of wealth on their spiritual lives. There is nothing wrong with owning possessions. The problem comes when the possessions own us.⁶⁶

Engaged in the Poor People’s Campaign, The Rev. Dr. Martin Luther King Jr. articulated a practical posture on caring for the deprived and underprivileged. His

65 Craig Groeschel, "The Responsibility of Wealth," RELEVANT Magazine, June 07, 2017, accessed April 1, 2018, <https://relevantmagazine.com/god/deeper-walk/features/25448-what-does-our-wealth-require>.

66 Kerby Anderson, "Wealth and Poverty – A Biblical Perspective," Probe Ministries, October 07, 2014, accessed April 1, 2018, <https://probe.org/wealth-and-poverty/>.

position is informed and undergirded by his theological understanding and exposition of Christ's parable of the Rich Man and Lazarus found in Luke 16:19-31.

You know Jesus reminded us in a magnificent parable one day that a man went to hell because he didn't see the poor. His name was Dives. And there was a man by the name of Lazarus who came daily to his gate in need of the basic necessities of life and Dives didn't do anything about it. And he ended up going to hell. There is nothing in that parable which says that Dives went to hell because he was rich. Jesus never made a universal indictment against all wealth. It is true that one day a rich young ruler came to Him talking about eternal life and he advised him to sell all, but in that instance, Jesus was prescribing individual surgery, not setting forth a universal diagnosis. If you will go on and read that parable in all of its dimensions and its symbolism you will remember that a conversation took place between heaven and hell. And on the other end of that long-distance call between heaven and hell was Abraham in heaven talking to Dives in hell. It wasn't a millionaire in hell talking with a poor man in heaven, it was a little millionaire in hell talking with a multimillionaire in heaven. Dives didn't go to hell because he was rich. His wealth was his opportunity to bridge the gulf that separated him from his brother Lazarus. Dives went to hell because he allowed Lazarus to become invisible. Dives went to hell because he allowed the means by which he lived to outdistance the ends for which he lived. Dives went to hell because he sought to be a conscientious objector in the war against poverty.

And I come by here to say that America too is going to hell if she doesn't use her wealth. If America does not use her vast resources of wealth to end poverty and make it possible for all of God's children to have the basic necessities of life, she too will go to hell. I will hear America through her historians, years and generations to come, saying, "We built gigantic buildings to kiss the skies. We built gargantuan bridges to span the seas. Through our space ships we were able to carve highways through the stratosphere. Through our submarines we were able to penetrate oceanic depths." It seems that I can hear the God of the universe saying, "Even though you have done all of that, I was hungry and you fed me not. I was naked and you clothed me not. The children of my sons and daughters were in need of economic security and you didn't provide it for them. And so you cannot enter the kingdom of greatness." This may well be the indictment on America. And that same voice says ... to the power structure, "If you do it unto the least of these of my children you do it unto me."⁶⁷

⁶⁷ Martin Luther King and Clayborne Carson, *The Autobiography of Martin Luther King, Jr.* (New York, NY: Intellectual Properties Management in Association with Warner Books, 1998), Chapter 31.

CHAPTER FOUR

PLAN OF IMPLEMENTATION

The first goal was to develop awareness of millennial's unhealthy financial habits. Recognizing that in order for me to conduct a successful project, I'd need the support of the congregation, my first order of business was to raise awareness that there is a problem with millennials and their financial literacy. As a pastor, the best way to raise awareness is through preaching. I engaged a three-sermon series on financial stewardship. The theme of financial stewardship was broad enough that I was able to reveal some of the major drivers of millennials financial insecurity.

The first sermon dealt with the Parable of the treasure found in Matthew 13:44, "Again, the kingdom of heaven is like unto treasure hid in a field; the which when a man hath found, he hideth, and for joy thereof goeth and selleth all that he hath, and buyeth that field." This parable teaches about a man who was digging in a field and found a treasure. He buries the treasure and sells everything he has and buys the land with the treasure. It is important to know that the man in the parable had the resources to invest in what he deemed as valuable. A growing church requires the investment of resources, both capital and human. If the parishioners cannot invest there is a problem. It is also important to know that he saw the treasure of being worth more than his wealth. I encouraged the congregants to see the value of our mission. It is often easier to see the value in possessions and education – these we readily invest our resources in. However, it is also important to see value in the efforts of the church's ministry. The final point of the sermon surrounds the man's financial ability. He appears to be a farmer because he was digging in a field. However, his financial acumen exceeds that of a farmer. He understands liquidity and investing. He liquidates his assets to invest in the field which

held a treasure. I inquired of the congregation, to ascertain how many have this man's financial wisdom. This sermon was designed to highlight the need for increased growth in the area of money management.

The second sermon of the three-sermon series on stewardship was based on the insight of scripture found in Proverbs, "The rich rule over the poor, and the borrower is slave to the lender." (Prov. 22:7) NIV This sermon was designed to deal with the horrors of income inequality and the crushing burden of debt. At issue in this text is a dynamic of power. The rich are more powerful than the poor and the lender is more powerful than the borrower. It was critical for me to emphasize the power dynamic because financial freedom is about recovering power over your own life and destiny. Those with bad financial habits find themselves in so much bondage that it is almost impossible to break free. Income inequality or the "wealth gap" as some call it, is growing. The wealthy, which head major corporations, driving the economy and commerce, increasingly view the poor with disdain. The danger is that the poor will continue to get poorer, never finding that ladder of opportunity that America has traditionally promised. In addition, the middle class is being squeezed, so that people who were once considered middle class find it increasingly difficult to maintain the lifestyle they once did. In addition, people who were once middle class may soon find themselves among the working poor of the society. The other issue at play in the sermon was debt. In order to drive the point across, I lifted up the heavy numbers of credit card debt and student loan debt in America. Indeed the debt load is crushing and unsustainable. If left unchecked, the entire system may well implode. The other frightening aspect of this issue is how much millennials contribute to the problem. Remember, I was ministering in a majority millennial context.

This excessive level of debt millennials have undertaken could lead to their financial ruin. This sermon was designed to be sobering, helping the congregants to take an introspective look at their own financial habits. This was a watershed moment for some as they realized how much their behavior and habits contributes to the overall statistics and downward spiral of their financial health.

The third sermon of the three-sermon series on stewardship was based on the virtuous woman of Proverbs 31, “Who can find a virtuous woman? for her price is far above rubies. The heart of her husband doth safely trust in her, so that he shall have no need of spoil. She will do him good and not evil all the days of her life. She seeketh wool, and flax, and worketh willingly with her hands. She is like the merchants' ships; she bringeth her food from afar. She riseth also while it is yet night, and giveth meat to her household, and a portion to her maidens. She considereth a field, and buyeth it: with the fruit of her hands she planteth a vineyard. She girdeth her loins with strength, and strengtheneth her arms. She perceiveth that her merchandise is good: her candle goeth not out by night. She layeth her hands to the spindle, and her hands hold the distaff. She stretcheth out her hand to the poor; yea, she reacheth forth her hands to the needy. She is not afraid of the snow for her household: for all her household are clothed with scarlet.” (Prov. 31:10-21) KJV This honorable woman of Proverbs 31 has numerous remarkable virtues. Several are relevant to a discussion on stewardship and financial literacy. The first is that she labors long and hard. Scripture says she gets up when it is dark her arms are strong and she works vigorously. Truth is, many in our society don't want to work hard. The mantra has become work smart, not hard. Hard work is imperative to building stability. The Lord commands that Christians should labor six days and rest on the

seventh. The command is to labor. I emphasized the importance of being engaged in work, whether entrepreneur, intrapreneur, or as an employee – work is critical to financial success. One can be assured that if he isn't working, he won't be self-reliant. Not only does the Proverbs 31 woman labor but she is also an investor – she buys a field and then plants a vineyard in it. This indicates that she doesn't spend all that she earns but takes the requisite time and effort to secure her future. She is also a philanthropist as the scripture states that she gives to the poor and the needy. This demonstrates her sense of community and her grasp of the community's social responsibility to the least of these. She sees herself as being blessed to be a blessing to others. The opportunity to give charitably is a blessing that few benefit from because they spend all of their means on themselves. One of the hallmarks of the description of this woman is that she isn't fearful of the snow because her household is clothed. Many of us are an accident or diagnosis away from financial ruin. Not her. She was so wise that even misfortune didn't faze her because she was prepared. The sermon on this woman was eye opening because many hadn't viewed her in this light previously. Her industrious and sharp financial skills are seldom noted. It was designed to stimulate the contrast between her traits/qualities and those of the listener. Her attitudes and outcomes were held up as exemplary.

The sermon series went a long way in identifying biblical issues of stewardship and highlighting the unfortunate financial predicament that many Americans find themselves in, namely millennials. The goal of the sermon series was to raise awareness of the problem. The mission was accomplished due to the instructive role of preaching and the ability of the sermon series to place a spotlight on financial matters. The success

of the sermon series was further evidenced in the ease of recruiting participants for the project.

The second goal was the recruitment of six millennials to participate in the project. This was done via means of announcement during the worship service. There was also an invitation to an interest meeting placed in the church's weekly bulletin. The interest meeting was held a week after the sermon series concluded. The interest meeting was held in the pastor's office. The youth ministries department provided light refreshments. The meeting was well attended. Of the seventeen attendees, six participants were selected who met the following criterion:

1. Millennial age
2. College graduate, student or previously attended college
3. Earned more than ten thousand dollars a year
4. Committed to attending eight, forty-five minute sessions

The criterion was previously established to ensure that the persons participating in the project were millennials who had income. If they didn't have any income, the exercise would be one of future value but we sought to impact those who could immediately apply the principles taught. We also wanted to ensure a more mature perspective so we desired college graduates, allowance was made for current students and those who previously attended but didn't complete college. We also needed participants who were committed to attending the meetings without any absences.

The third goal dealt with developing and running the eight week financial literacy course. Of the many financial literacy courses available, I wanted to ensure that I didn't duplicate but prepare a program with spiritual/biblical foundation that was geared

towards millennials. This made the program unique and pushed me to utilize other resources as I developed the course. The outline of the course was as follows:

Week One – Spiritual Foundations

This lesson centered around issues that impact society on a whole, such as greed and conspicuous consumption. We highlighted the need for stewardship and that God requires faithfulness of Stewards. This session was especially meaningful as we probed several scriptures dealing with our responsibility to give to the poor and less fortunate. Issues of systematic benevolence, tithing, offerings and support for church mission were probed.

Week Two – Budgeting

This lesson centered around prioritizing and planning. An exercise was done on the meaning of money – the participants learned what their underlying perception and attitude was towards money, realizing that those attitudes often dictate how we spend. Each participant set financial goals – short term, long term and retirement. These goals would become the major drivers of the budget. The issue of saving was introduced. Each one participant was shown how to budget and was asked to return the following week with their budget.

Week Three – Credit/Debt

This lesson centered around issues that are of significant impact to millennials – debt and credit. We discussed factors that impact the credit score – Credit Utilization, Payment History, Age of Credit, Hard Inquiries, Derogatory Marks and Account Diversity. Each factor was probed and tips were given to improve each. We furthered

discussed student loans and various loan repayment programs. We further studied military loan repayment and career based repayment options. Issues of quality of loans such as interest rates were discussed. Payday Loans and other forms of alternative credit were discouraged!

Week Four – Insurance

This lesson was based on the topic of insurance. The specific types of insurance we discussed were health, auto, property, renters, life and umbrella insurance. Specific issues of coverage limits and the maintaining the appropriate levels of insurance were explored. The question of term vs whole life was discussed. We also discussed when life insurance rates are the most affordable. Insurances that come as a courtesy to credit card owners were considered. We further looked at cost savings – how to get a discount on insurance.

Week Five – Investing

This lesson dealt with making money grow. Various types of investments were discussed. Stocks, bonds, mutual funds, real estate, entrepreneurship. The financial literacy of our group was especially poor as it relates to these topics. Using technology to invest such as various applications and online programs was introduced as a means to begin investing. We also queried the varying sectors of the economy and the outlook for investing in them.

Week Six – Retirement

This lesson dealt with different retirement savings vehicles such as 401k, 403b and IRA. Also explored were questions about employer paid retirement options including defined benefits plans vs defined contributions. The compounding effect of interest was

studied in light of the youthfulness of the group. We also discussed Social Security, Medicare and the importance of having a retirement plan now.

Week Seven – Taxes & Banking

This lesson highlighted personal banking practices. The need to bank is universal but many do it in an unhealthy manner. The spectrum of products offered at local banks were introduced. Differences between checking, savings, money market and certificate of deposit accounts were discussed. The need to set up overdraft protection, avoid fees, liability protection in the event of loss and identity theft were explored. We also dealt with taxation and how to maximize IRS deductions and credits.

Week Eight – Philanthropy

This lesson highlighted the interconnectedness of the human family and our need to be philanthropic in our behavior and attitudes. We discussed the essential role that charity groups play in the global society and the importance of supporting them financially. We also underscored the importance of supporting the church mission financially.

This project led to growth for so many, including the participants and myself. If I were to implement this project again, I would explore more nuanced subjects. This course was really a primer. There should be more continued financial literacy training for millennials, there is an ongoing discussion about creating an investment club amongst the participants. I would also recommend that perhaps a program could be designed to help children and teens with their own financial literacy as a means of saving the next generation.

CHAPTER FIVE

MINISTERIAL COMPETENCIES

The Site Team assessed my ministry against the compendium of ministerial competencies provided to determine the competencies I'd need to strengthen to execute the demonstration project effectively. Each Site Team member created an individual critique and they merged their critiques in a meeting where I wasn't present. I allowed the team privacy to foster transparency and honesty. The team settled on the competencies of Pastoral Counselor and Administrator.

I knew from the beginning that my skills as a counselor needed to be honed and refined. Working in close proximity to people regarding intimate matters such as personal finance necessitates an extraordinary level of pastoral care acumen. The Site Team concluded that while this area was an area of strength for me, I needed to continue growing. To address their concerns, I enrolled in the Pastoral Care Specialist Training Program at Saint Francis Academy for Clinical Pastoral Training. The ten-week training program is designed to reflect the spiritual dimension of healing found in everyday ministry. Content covered in the course expressly buttressed my understanding of the human mind especially the modules on the development of personality and persona's implications for daily life.

A greater appreciation for understanding the human mind was cultivated within me. I began asking questions related to my topic of inquiry. I was trying to make the connection to understanding personality and how it intersects with our perception of money. Among the pantheon of perspectives on money I found diverse personality types have varying appreciations for money: some view money as a means to security, while

others view money as a source of enjoyment, still others view money as a status symbol. As the study of emotional trauma and childhood hurt developed I realized that much of human perspective, and by extension human behavior, is shaped by the early experiences of life. Childhood insecurities and incidents serve to inform adult judgement and attitudes.

The time spent in augmenting the counselor competency was priceless because my sermons, counseling sessions and overall ministry took on a fresh appreciation for personality, recognizing that a one size fits all approach can never suffice for a diverse group of individuals.

The Site Team's insistence that I smooth my skills as an Administrator was jarring as I hold a Master of Business Administration Degree. The team had an appreciation for the role that an administrator would need to play in the implementation of the demonstration project. The ability to motivate young adults who are not playing a formal role in church leadership to participate and remain engaged in the demonstration project is a herculean task. As such I decided to bolster my skills as an administrator by examining the relevance of motivation. To accomplish this, I read Daniel Pink's literary masterpiece on motivation, *Drive*. His basic premise is: motivational efforts that employ the use of rewards and punishments to drive people are an archaic approach. In order to be relevant, motivation must appeal to three key elements of autonomy, mastery and purpose.

Autonomy demands self-direction. Mastery requires getting better at something that matters. Purpose necessitates a contribution to something much bigger than self. This

latest understanding created a seismic paradigmatic shift in my approach to ministry and my project.

First, I must allow teams and groups to self-direct their work. I provide the (why) overall vision and they are allowed to determine, what, where, how, when and who. This creates a sense of ownership for the team/group. This sense of ownership lays the foundation for motivation. Second, I have to encourage teams, groups and individuals to achieve mastery. Mastery is a mindset that understands that there is always room for improvement. We have to constantly see ourselves as improvable. This mastery-minded outlook also supports motivation. Third, I must find ways to keep the purpose in front of the people I lead. Purpose advocates for more than just self-interest. We have to see how our role contributes to something much bigger than ourselves. This certainly enhances motivation. At the junction of autonomy, mastery and purpose I found motivation.

While it might have seemed counter-intuitive, the Site Team's insistence on my refinement of the administrator competency was invaluable. It created the opportunity for me to delve into an area that impacts humans on a basic level and can empower the most menial tasks. Everyone who is impacted by my leadership, within my congregation and without has been positively impacted by my studies on motivation because it has made me a better leader and administrator. I have found that the groups I lead seem to be more effective and efficient since my revolution in perspective. I am thankful that I've had the opportunity to hone my skills in this area.

APPENDIX A
PROJECT PROPOSAL

A PARADIGM FOR INCREASING FINANCIAL LITERACY AMONG YOUTH AND
YOUNG ADULTS

BY

NICARDO K. DELAHAYE

New York Theological Seminary

February 1, 2017

Challenge Statement

I serve as the pastor of Breath of Life Fellowship, a church plant in Stamford, CT. Every viable congregation needs resources, human and capital to mobilize for ministry. My church has attracted a large number of young adults who are not strong/consistent financial contributors.

Through a wealth building and financial empowerment curriculum, young adults will be equipped to handle their resources and positioned to be faithful stewards.

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CHAPTER ONE

INTRODUCTION TO THE SETTING

I was born on the island of Jamaica and I've had an affinity for God and the church since my earliest days. As a child my family migrated to Connecticut where I found a warm church family. It was there that I nurtured a love for attending bible study, prayer meetings, worship service and participating in any other activities offered at church. I decided to be baptized at eight years old despite my mother's insistence that I was too young. Interestingly enough, she followed suit and was baptized along with me. I preached my first sermon at the age of nine and I have been preaching ever since. At the age of fourteen I was asked to serve as an elder, the highest ranking lay office in the Seventh-day Adventist church. By this my faith was maturing as I was traveling the country preaching the gospel. Before enrolling in college I travelled coast to coast preaching. I pursued theology as an undergraduate student and I have constantly been on a quest to grow closer to the Lord. While in college, I travelled the globe preaching. It would be no coincidence that I missed much of the "college" experience because I was singularly focused on being a minister. In fact, while in college, I was blessed to conduct a revival in Brookhaven, MS which birthed a new congregation. I was also privileged to birth another church - Emmanuel SDA Church in Kingsport, TN. I served as the pulpit pastor of that church. With such a track record, it was no surprise that upon graduating I was offered three ministerial opportunities; to pastor in Ohio, Alabama or New York City.

I opted for New York and since then I have been given four ministerial assignments. First, Assistant Pastor of the Mount Sinai SDA Church in Queens, NY. This

assignment taught me the rudiments of pastoral ministry. I understood preaching very well, pastoring was another story. I was in a church where the senior pastor was fifty years my senior. The demographic group was overwhelmingly middle-class. While at that church, I completed a MA in Pastoral Studies degree. Subsequently, I realized the need for more pastoral care training and enrolled in Clinical Pastoral Education (CPE). After three years I was transferred to be the Associate Pastor of the Kingsboro Temple of SDA in Brooklyn, NY. Kingsboro is a refined church. Many congregants are in the upper middle class to upper class. This church taught me about excellence and perfection. Unfortunately, my time there was cut short when I was asked to serve as the Pastor of my home church, the Norwalk SDA Church in Norwalk, CT. Going home was an extreme privilege. I had the opportunity to make an impact on the community that gave so much to me. We had great success as we retired two mortgages! My most recent assignment came in September 2015 when I founded the Breath of Life Fellowship Church in Stamford, CT. Each one of my ministerial posts have forced me to offer a higher caliber of ministry.

I currently pastor the Breath of Life Fellowship Church (BOLF) in Stamford, CT. It was birthed out of a revival featuring the preaching ministry of Dr. Carlton Byrd and major gospel artists such as Kurt Carr and Cece Winans. The church was the brainchild of the Seventh-day Adventist church leadership in the Northeast region. BOLF boasts a membership of approximately 150 congregants. Because of the novelty of this congregation, its worship experience and the youthfulness of its leadership, the church has mainly attracted youth and young adults. Youth and young adults enjoy a very different worship experience from their parents; It must incorporate theological depth,

quality and authenticity. To retain our target demographic, we encourage ministry involvement and fellowship. Each week we provide a fellowship meal for the entire congregation, there are social events every month and many members form relationships outside of church. Ministry involvement is highly encouraged; we have been busy preparing sandwiches for the homeless as well as sending care packages to students and military personnel. This ministry style has created a church filled with excitement. In spite of how exciting the congregants may be, we struggle financially because of the limited financial support from the church's primary demographic. Our financial difficulties limit our capacity to expand especially since we exist in the prosperous city of Stamford, CT.

Stamford is an affluent city, having served as a bedroom community to New York City for the last twenty years. Nonetheless, the city is experiencing a major population boon as many New York City residents relocate. The municipality is the banking capital of Connecticut. Neighboring Greenwich, is called the "Hedge Fund Capital of the World," and the state is home to the nation's largest hedge fund, \$160 billion behemoth Bridgewater Associates.⁶⁸ Stamford is the American home to two major European banks, Royal Bank of Scotland and Swiss Bank UBS.⁶⁹ Another long time financial services firm, GE Capital has long been among the handful of largest corporate employers in Stamford.⁷⁰

Stamford began its bid to capitalize on Wall Street's expansion in 1994, when it offered \$145 million in tax credits, and a free parcel of land, to what was then Swiss

⁶⁸ Ana Radelat, "Trump takes on key CT industry — hedge funds," The Connecticut Mirror, August 28, 2015

⁶⁹ Nathaniel Popper, "In Connecticut, the Twilight of a Trading Hub," The New York Times, July 23, 2015

⁷⁰ Alexander Soule, "GE's Impact on state goes far beyond taxes," The Connecticut Post, June 7, 2015

Bank to build its American headquarters in the city. The 13-story building that sprouted up — smaller than the 20-story structure that the company initially promised — brought big changes to the city, including new power substations and data lines, and more Metro-North trains from Manhattan.⁷¹ Stamford's proximity to Manhattan combined with its tax breaks made it an ideal location for trading firms and banking companies to move their outposts from New York's Financial District to the smaller, but effective, Connecticut city ... New companies like Starwood Resorts and Hotels Worldwide, as well as Deloitte, have recently taken their operations to Stamford.⁷² The influx of these firms has also increased the city's population, the majority of the newcomers have settled in North Stamford. The combination of privacy, scenic surroundings and proximity to New York City has long kept North Stamford populated with corporate executives, as well as an array of luminaries. Over the years, residents have included Benny Goodman; Gutzon Borglum, the sculptor of Mount Rushmore; and Jackie Robinson. But it is also a move-up neighborhood for residents living elsewhere in the city.⁷³

While Stamford is a fairly wealthy enclave, there is a major dichotomy between the haves and the have-nots. There are small pockets of poverty that are completely untouched by the city's economic prosperity. USA Today recently ranked the region as having the greatest income gap in the nation, "Income is less evenly distributed in Bridgeport-Stamford-Norwalk than in any other metro area."⁷⁴

⁷¹ Popper, In Connecticut, the Twilight of a Trading Hub

⁷² Grace Wilson, "Stamford: the shadow of a corporate giant," The Stamford Advocate, July 26, 2015

⁷³ Lisa Prevost, "North Stamford, Conn.: Parklike and Convenient," The New York Times, May 27, 2015

⁷⁴ Thomas Frohlich, Michael Sauter, Sam Stebbins, "Cities with the widest gap between rich, poor" USA Today, July 11, 2015

The church exists on the midst of these inequities and is impacted by these financial disparities.

CHAPTER TWO

PRELIMINARY ANALYSIS OF THE CHALLENGE

Challenge Statement: I serve as the pastor of Breath of Life Fellowship, a church plant in Stamford, CT. Every viable congregation needs resources, human and capital to mobilize for ministry. My church has attracted a large number of young adults who are not strong/consistent financial contributors. Through a wealth building and financial empowerment curriculum, young adults will be equipped to handle their resources and empowered to be faithful stewards.

My congregants are caught in the middle of a regional income disparity in addition to terrible disadvantages due to their generation as Millennials. Most define millennials as the generation born between 1980 and 2000. There are many characteristics of this generation, too many to list exhaustively but a few key ones include their racial diversity, educational attainment and their delayed marriages.

Today's youth and young adults face a unique set of challenges that makes it difficult for them to give consistent financial support to the church. Some may argue that these people suffer from a commitment problem. However, these people are otherwise committed. On a weekly basis they serve as dedicated ministry leaders and devoted church officers so the foremost problem cannot be one of commitment. The issue is clearly one of inability to meet their financial obligations while simultaneously supporting the church.

The assertion that millennials endure severe financial struggles is not unfounded. Not only do millennials carry debt, but they struggle with it. A majority report having too much debt, difficulty in making payments, and worries about it. Specifically, the ability to pay off student loans troubles more than half of millennials who have such loans. Low-income respondents tend to be more concerned than higher-income earners, but even

34% of millennials with annual household income above \$75,000 doubt they will be able to repay their student loans.⁷⁵ The overutilization of student loans, credit cards, auto loans, pay day loans, auto title loans, rent-to-own loans, tax refund advances and other alternative funding sources has become a major problem for millennials. All this while many raid their retirement savings accounts and routinely overdraft their checking accounts.

Financial literacy among this group is quite dismal. Millennials give themselves high marks on their financial knowledge. Yet the data show that only 8% of them could correctly answer five questions used to assess understanding of the fundamental concepts that define financial literacy.

Indicators point to millennials being charitable but their giving is unmistakably different from the philanthropy of their parents. This generation perceives time as more precious than money and so prefers to donate their time before money. When they do give money, it tends to be donated to a cause. For example, millennials gave during the 2014 ALS Ice Bucket Challenge. They also like giving that can be shared via social media. Millennials often plaster their giving across Social Media, encouraging others to give as well. When giving to charity, millennials tend to utilize technology, giving online. The donations also tend to be small with the average donation being \$25.⁷⁶ The best illustration of a giving platform that fulfills the needs of millennials is Gofundme.com. Go Fund Me is an online giving, cause-oriented portal that encourages gifts of all sizes and sharing via social media. Churches don't hold the same appeal because they are the

⁷⁵ Annamaria Lusardi, "The Alarming Facts About Millennials and Debt," The Wall Street Journal, October 5, 2016

⁷⁶ Landon Dowdy, "Millennials are more generous than you think," CNBC, December 8, 2015

polar opposite because the giving can't be shared via social media, isn't online, and large donations are expected to support a budget over a cause.

The challenge for BOLF surrounds helping the millennials of the church transition to healthier financial management and stronger financial support of the mission.

CHAPTER THREE

PLAN OF IMPLEMENTATION

Goal I: Develop Awareness of millennial's unhealthy financial habits.

Strategy I: Preach a sermon series on stewardship, incorporating aspects geared at unhealthy millennial financial behavior.

Strategy II: Develop and administer a survey for all millennials attending BOLF measuring financial habits, financial literacy and desire to participate in a financial empowerment course.

Strategy III: Analyze the results of the survey

Evaluation for Goal I: 75% response rate

Goal II: Enlist six millennials who will participate in project

Strategy I: Determine criteria for participation

Strategy II: Utilize the surveys to identify those who are willing to participate and meet the criterion

Strategy III: Host an informational meeting for project participants

Evaluation for Goal II: Firm commitment from six participants

Goal III: Develop and utilize participant's guide and presentations for an eight-week financial literacy course

Strategy I: Consolidate and organize previously researched online resources while developing new resources

Strategy II: Administer pre-test and post-test to ascertain growth in financial literacy

Evaluation for Goal III: Completion of Manual/Presentations, Post-test Results and participant interviews

CHAPTER FOUR

RESEARCH QUESTIONS

Biblical

If heeded, what various Biblical counsels on greed/covetousness, and consumption can help one avoid financial ruin?

Historical

What is the historical relationship between the church and wealth?

Socio-Economic

What confluence of structural/societal sins has led to the financial downfall of millennials?

CHAPTER FIVE

MINISTERIAL COMPETENCIES

Process

The Site Team in connection with Pastor Nicardo K. Delahaye met to discuss Pastor Delahaye and his level of competency in various areas of ministry. The focus of this particular Demonstration Project is on Young Adults and Stewardship with the idea that if more young adults supported the church, financially, the overall state of the church would be strengthened. After careful review of the Ministerial Competency Assessment Instrument as outlined in the Site Team Handbook, team members determined three levels of competency that the Pastor both qualifies to continue developing and can hone in on for further development.

Theologian

Candidate regular engages in bible study and theological reflection. He demonstrates the ability to relate the word to a contemporary context.

Preacher

Candidate is an effective preacher. He has persuasive delivery, depth of thought, Christ-centered messages and addresses contemporary issues.

Worship Leader

Candidate is a gifted worship leader. His presence enlivens the worship experience. Worship is always engaging especially for special occasions and ceremonies.

Prophetic Agent

Candidate speaks truth in love. He regularly forth-tells the truth. He is very sensitive to those who are victims of injustice. He often motivates the congregation to combat societal ills.

Ecumenist

Candidate has a knowledge of other religious traditions and is respectful of all. He has demonstrated the ability to foster dialogue with those of other belief systems.

Leader

Candidate regularly motivates others to utilize their gifts in service. He demonstrates the willingness to listen, learn and grow. He is also supportive of others.

Pastor/Shepherd

Candidate carefully visits the sick, bereaved and discouraged. He regularly encourages and involves new members. He is quite hospitable, making most members genuinely comfortable.

Spiritual Leader

Candidate is quite familiar with the practices and background of the Seventh-day Adventist religious community. He is an effective spiritual guide for those who are searching for God.

Witness

Candidate has demonstrated passion for bringing lost souls into the kingdom. He regularly invites people to have a personal relationship with Christ.

Professional Skills

Candidate is a very professional. He manages time well and demonstrates proficiency in leading meetings. He is open, honest and dependable.

good listener, has a positive attitude and is extremely enthusiastic. Candidate will focus more attention to time management and follow-through.

Competencies Chosen for Development

1.) Counselor: Counseling is concerned with the work of healing, sustaining, guiding and reconciling.

Strategy: Pursue basic and advanced courses in Pastoral Care Specialist program at Saint Francis Academy for Clinical Pastoral Training in Hartford, CT

Evaluation: Successfully complete basic and advanced courses of Pastoral Care Specialist Training program.

As a Counselor, the Site Team has decided that Pastor Delahaye already excels in this area and can continue on his satisfactory performance. An effective counselor is described as open, honest, self-accepting, growing, able to aid in healing, help others endure difficulties, and is an overall approachable or accessible person. The Pastor has demonstrated overall exceptional people skills. Specifically, he participated in a chaplaincy program where he was able to develop his counseling skills. As a result, of his participation in the chaplaincy program he is able to meet people where they are and make them feel comfortable. Pastor Delahaye is effective at leading people in the right direction, and is very open, honest, and approachable. During his sermons he openly shares about his personal life and short-comings. An example of this could be seen more recently when he shared a story about purchasing a bad speaker system on the street during one of his sermons. Although he should have been more discerned in his decision-making, and not purchased a second hand system from a stranger. The pastor admits to purchasing the faulty system and not long after feeling completely disappointed in his decision-making. Even members of the Site Team have attested to be counseled by Pastor Delahaye during tough times and have found him to be not only approachable and genuine, but have benefitted spiritually through his self-disclosure.

2.) Administrator: Creating financial literacy resources for the congregation

Strategy: Attend Pastoral Evangelism Leadership Conference at Oakwood University in Huntsville, AL

Evaluation: Attend conference

The administrator is supposed to be able to use clarity and succinctness to define and analyze a task or problem. He is able to establish realistic goals and implement strategies in alliance with these goals. In addition, the administrator has a clear understanding of group processes and dynamics, and an ability to work with them in an efficient and organized manner. The Site Team determined that though Pastor Delahaye shows strength in this area he can also hone and smooth in this area to develop or excel. Although the Pastor has a Master of Business Administration (MBA) he has been so busy in his work with the church that he has not been presented with many opportunities to develop those skills. However, with the responsibilities of the new fellowship he can shape his visions on how a church should be facilitated. Breath of Life Fellowship, presently, needs an actual church building and to gain more membership. This provides the opportunity for Pastor Delahaye as an administrator to establish concrete goals for the congregation and use the various gifts of the members to implement each goal. With the Pastor's already fine-tuned communication skills and other well-developed competencies it should be no issue at all to develop in the area of administration.

CHAPTER SIX EVALUATIONS

Two methods of evaluation will be utilized, surveys and interviews. Under all circumstances, I will be solely responsible creating, dispensing and reviewing the evaluation instruments.

Surveys

- In Strategy 1:2 millennials will be interviewed via a survey distributed after service. The survey will be collected immediately thereafter.
- In Strategy 3:2 a pre-test and post-test are utilized to gauge growth in financial literacy. This will help determine the effectiveness of the course.
- Ministerial Competency Strategy 1 requires a short survey of the site team to determine effectiveness in the presentation of matters dealing with the sin of greed.

Interviews

- Ministerial Competency Strategy 3 requires a group interview with the board as they evaluate the usefulness of new approaches to administration.

APPENDIX ONE: TIMELINE

DATE	EVENT	TOOLS	RESPONSIBLE PARTY
2/2017	Approval of Project	Multiples copies of proposal	Nicardo Delahaye
2/2017	Stewardship Sermon	Sermon Manuscript	Nicardo Delahaye
2/2017	Site Team Meeting		Site Team
2/2017	Interest Meeting		Site Team
3/2017- 4/2017	Eight-Week Course	Participants, resources, guides Pre-test, post-test	Nicardo Delahaye
5/2017	Exit Interviews	Interview questions	Nicardo Delahaye

APPENDIX TWO: BUDGET

DATE	EVENT	TOOLS	RESPONSIBLE PARTY	BUDGET	FUNDING SOURCE
2/2017	Approval of Project	Multiples copies of proposal	Nicardo Delahaye	Gas, Toll & Parking	Personal
2/2017	Stewardship Sermon	Sermon Manuscript	Nicardo Delahaye	\$0	-
2/2017	Site Team Meeting		Site Team	\$0	-
2/2017	Interest Meeting		Site Team	\$0	-
3/2017-4/2017	Eight-Week Course	Participants, resources, guides Pre-test, post-test	Nicardo Delahaye	\$1500 for needed materials	Church
5/2017	Exit Interviews	Interview questions	Nicardo Delahaye	\$0	-

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